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What is the focus of this search? Please include concepts, synonyms etc.

Attach a copy of the abstract, pertinent claims and your East search strategy. Thanks.

"Online credit reporting" website
• Takes consumer credit information and
converts it to HTML format for
viewing on a web browser

See claim 23

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(b) the steps of transmitting the credit inquiry to the credit bureau and receiving the credit bureau response in the CPU are performed by the child process.

Claim 23 (original)

23. A method for providing a credit report from a client to a credit bureau, comprising:

- (a) providing a client terminal having a web browser, the client terminal being operated by the client;
- (b) entering the credit report in the web browser in HTML format;
- (c) providing a first communications link for connecting the client terminal to the CPU, the first communications link comprising the Internet;
- (d) providing a service provider;
- (e) providing a central processing unit (CPU) functioning as a web server and being operated by the service provider, the CPU having and executing a common gateway interface (CGI) application program for directing the operations of the CPU and forwarding the credit report to the credit bureau;
- (f) transmitting the credit report from the client terminal to the CPU across the Internet;
- (g) receiving the credit report by the CPU;
- (h) converting the credit report, by the CPU, from HTML format to a required credit bureau format;
- (i) storing the credit report for approximately 30 days in the CPU;
- (j) downloading the stored credit report to a tape medium; and
- (k) forwarding the tape to the credit bureau;

whereby the client is able to send credit information about a client customer electronically to the service provider, the service provider then forwarding the credit information to the credit bureau,

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providing the ability for the client to generate an on-line credit report for submission to the credit bureau, and
whereby the client is able to enter the credit report in the web browser of the client terminal in HTML format, rather than using the format required by the credit bureau, providing easier and better understandable entry of the credit information.

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Claim 24 (original)

24. The method of claim 23, wherein the step of entering the credit report in the web browser comprises displaying electronic credit report forms in HTML format in the web browser, the forms being provided by the CPU.

Claim 25 (original)

25. The method of claim 23, further comprising the steps of:
(a) encrypting the credit report before transmitting the credit report from the client terminal to the CPU; and
(b) decrypting the credit report before converting the credit report from HTML format to the required credit bureau format;

Claim 26 (original)

26. The method of claim 25, wherein the steps of encrypting and decrypting comprise providing the web browser of the client terminal and the CPU with 128-bit secure sockets layer (SSL) encryption capability.